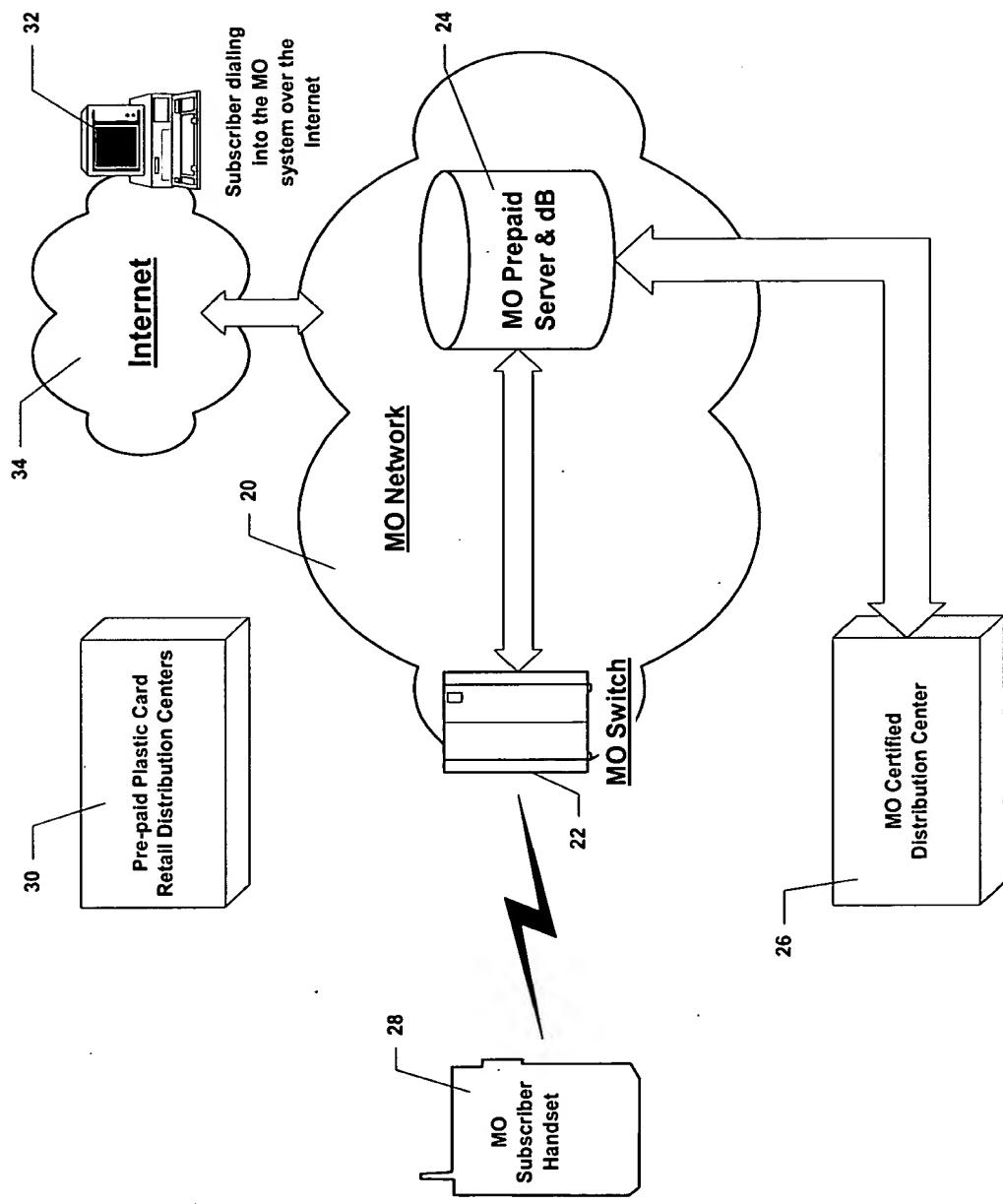


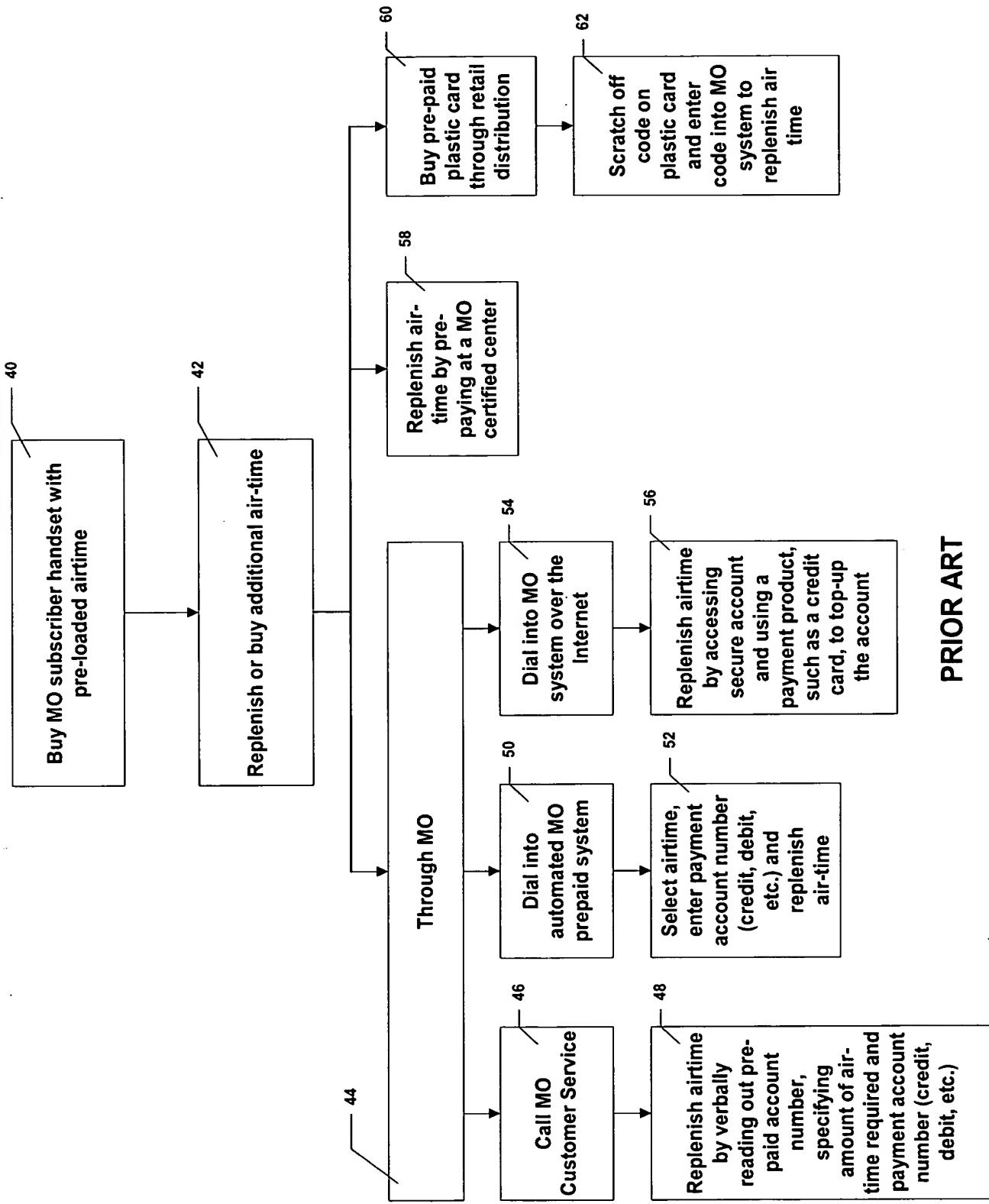
Existing Pre-Paid Distribution System



PRIOR ART

Figure 1

Existing Pre-Paid Distribution Flow



PRIOR ART

Figure 2

Electronic Pre-paid Distribution System

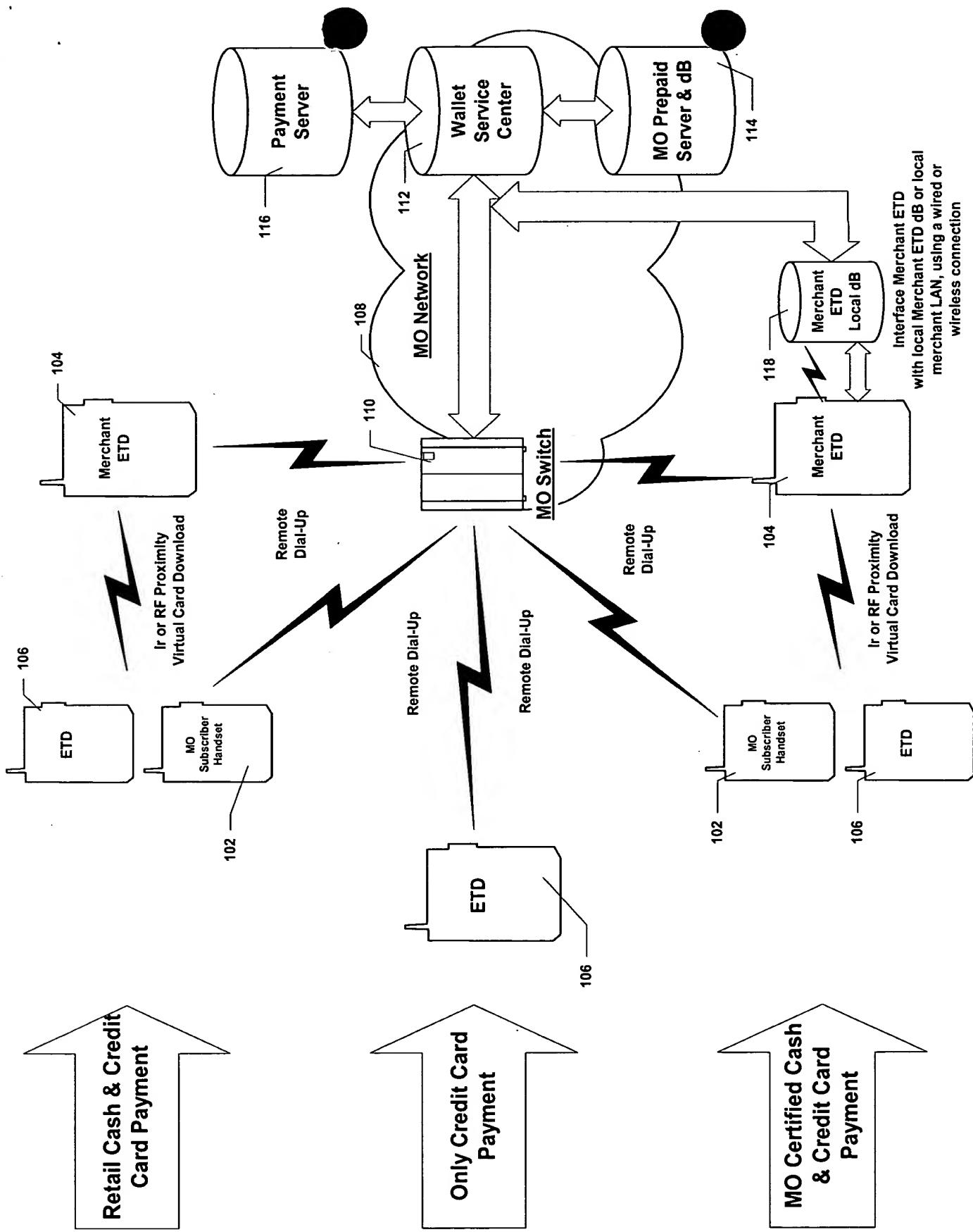


Figure 3

**Retail & MO Certified
Cash & Credit Card Payment**

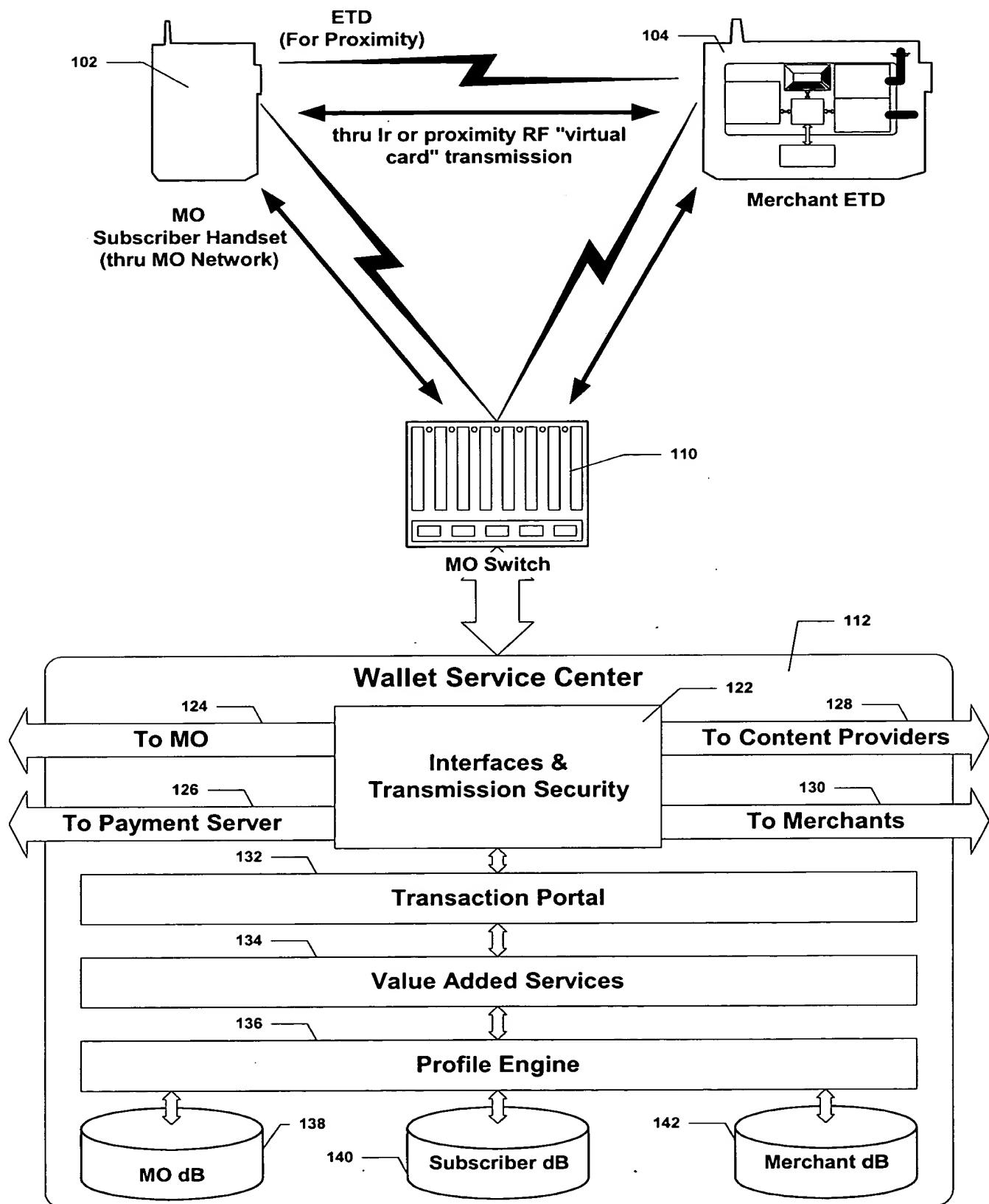


Figure 4

Retail & MO Certified
Cash & Credit Card Payment
Through MO Network

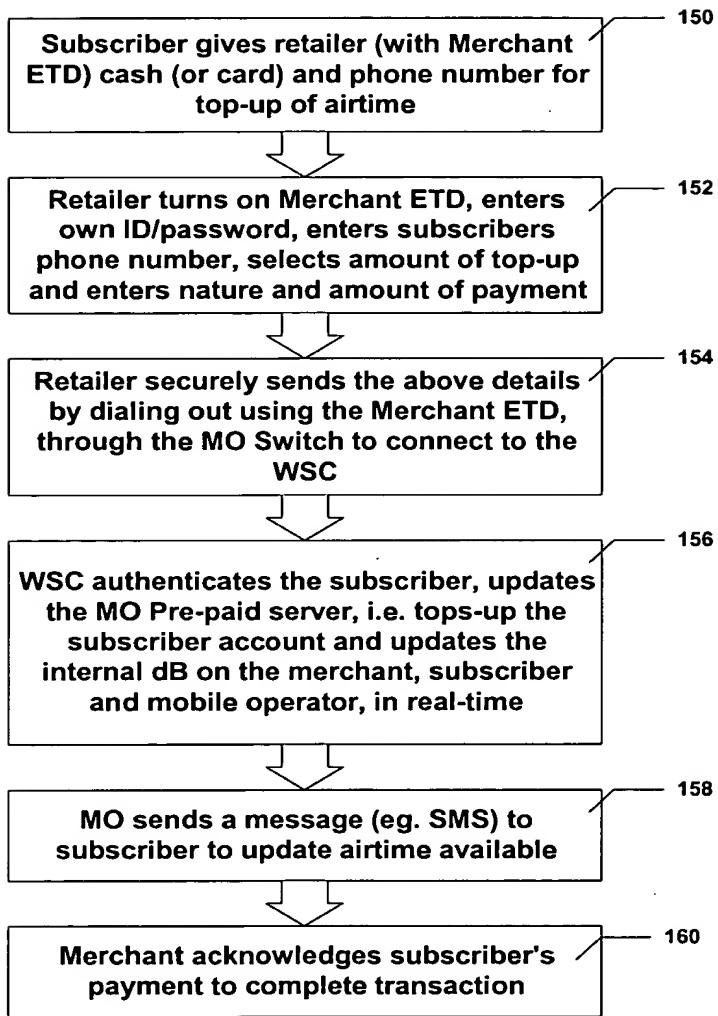


Figure 5

Retail & MO Certified
Cash & Credit Card Payment
Through Proximity

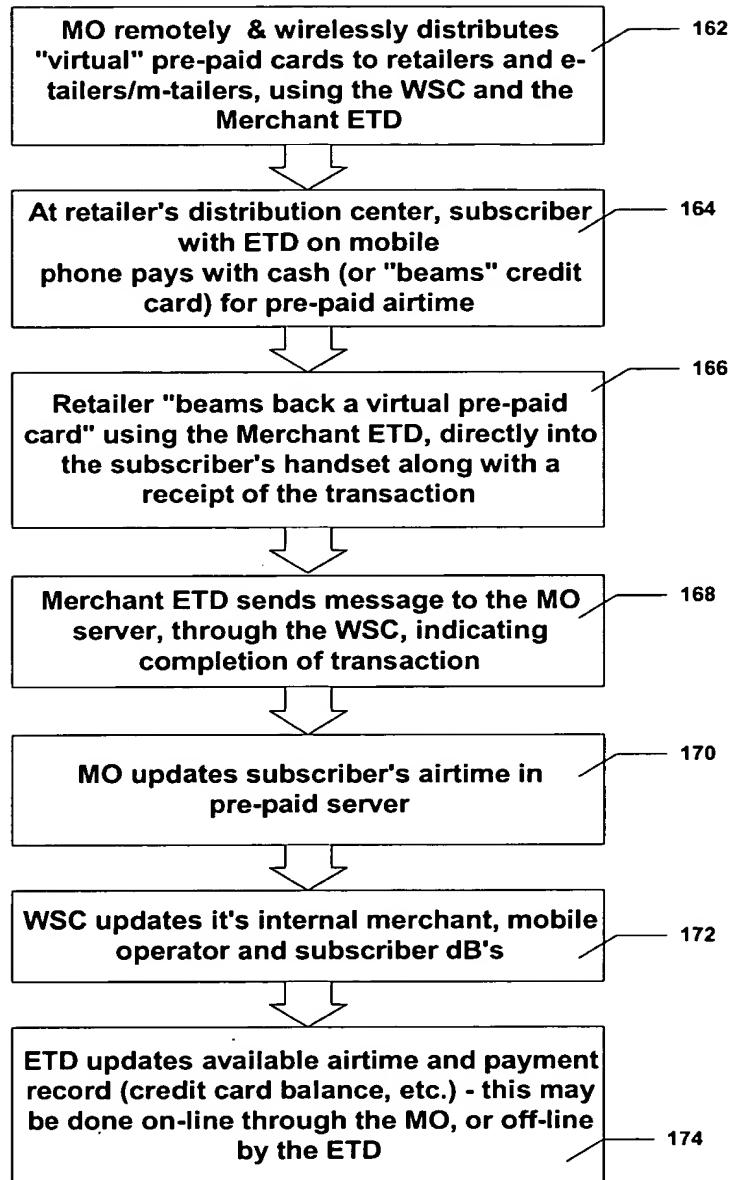


Figure 6

Only Credit Card Payment

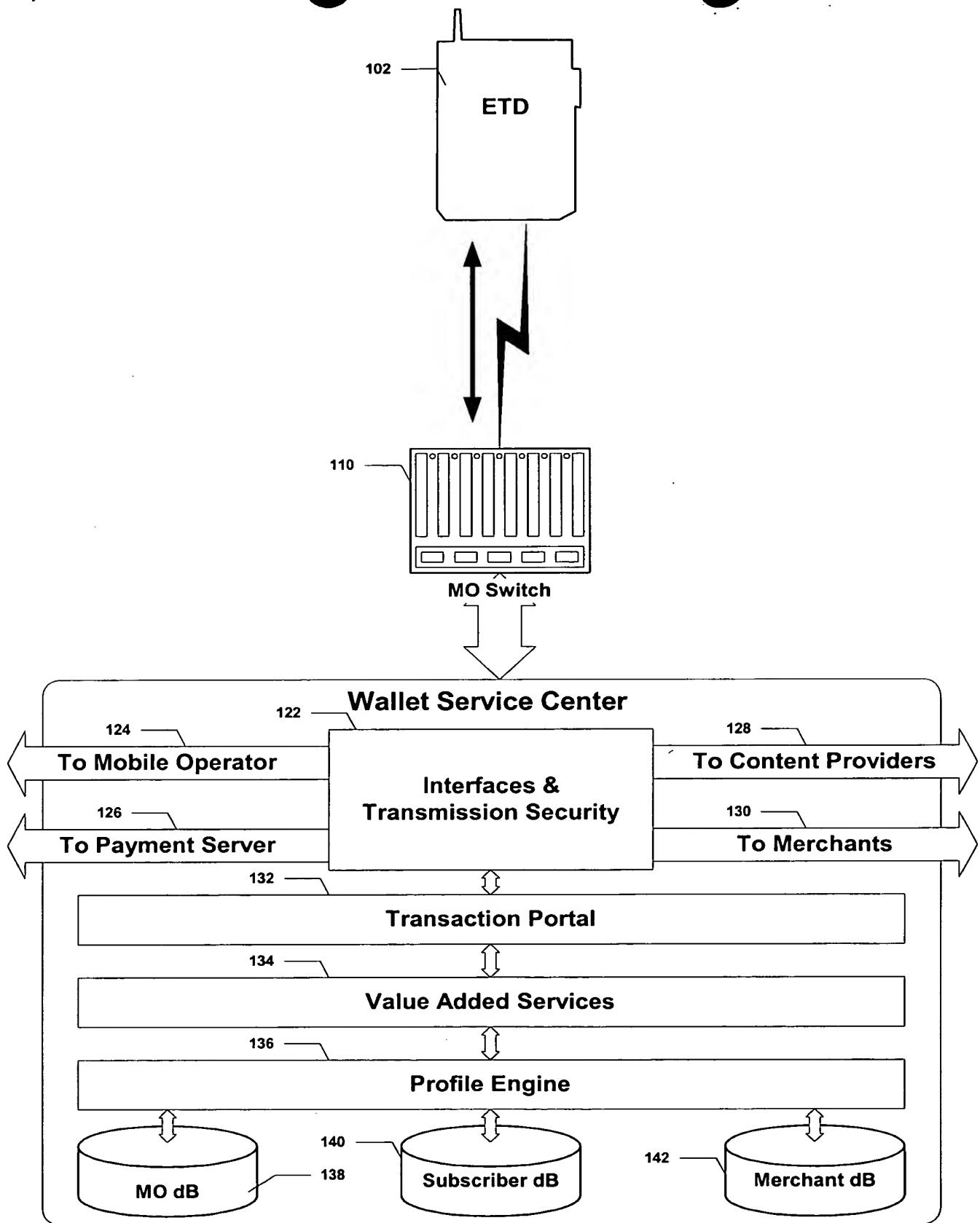


Figure 7

Only Credit Card Payment - Setup Sequence Flow Chart

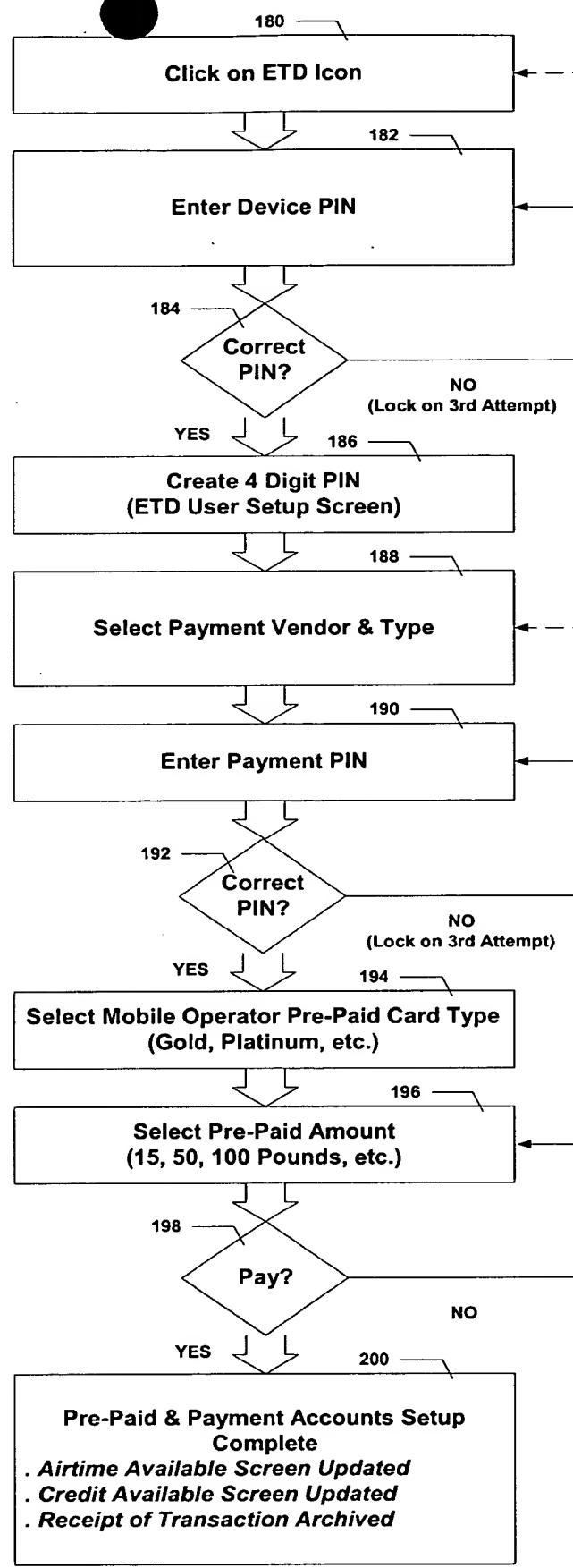


Figure 8

Only Credit Card Payment - "Top-Off" Sequence Flow Chart

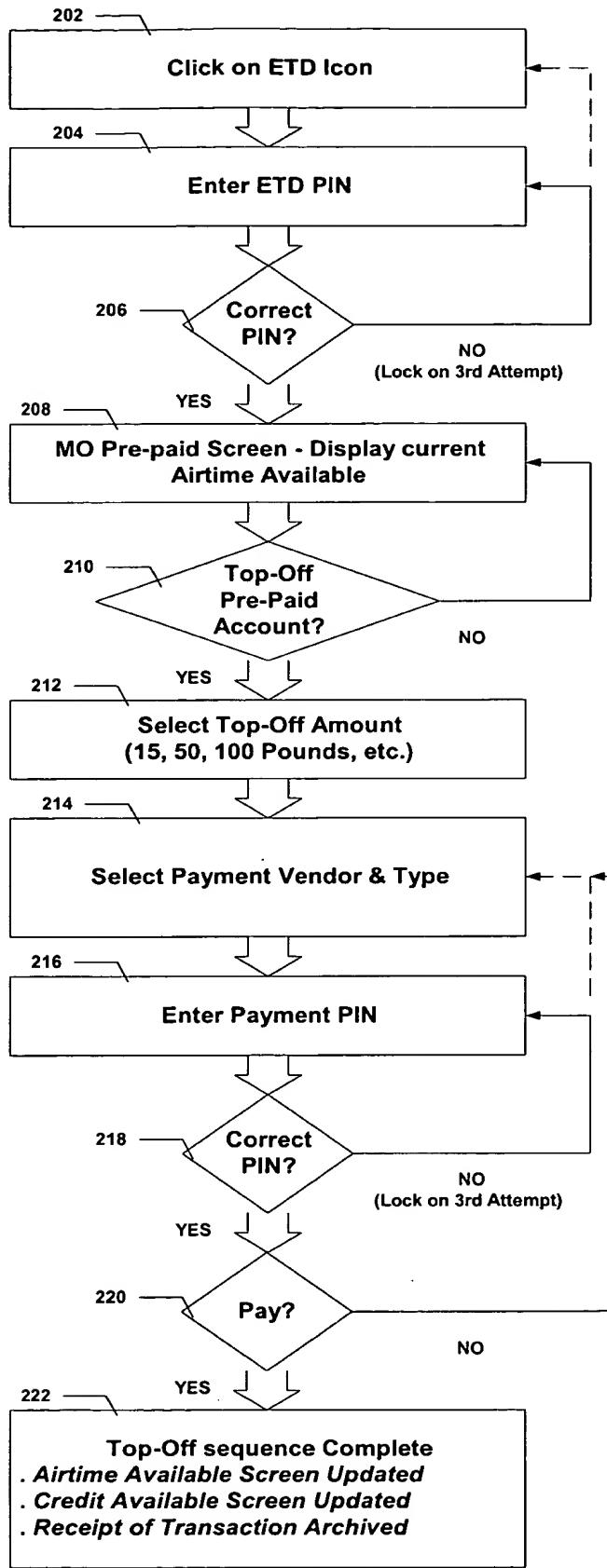


Figure 9

Only Credit Card Payment
Sample UIs

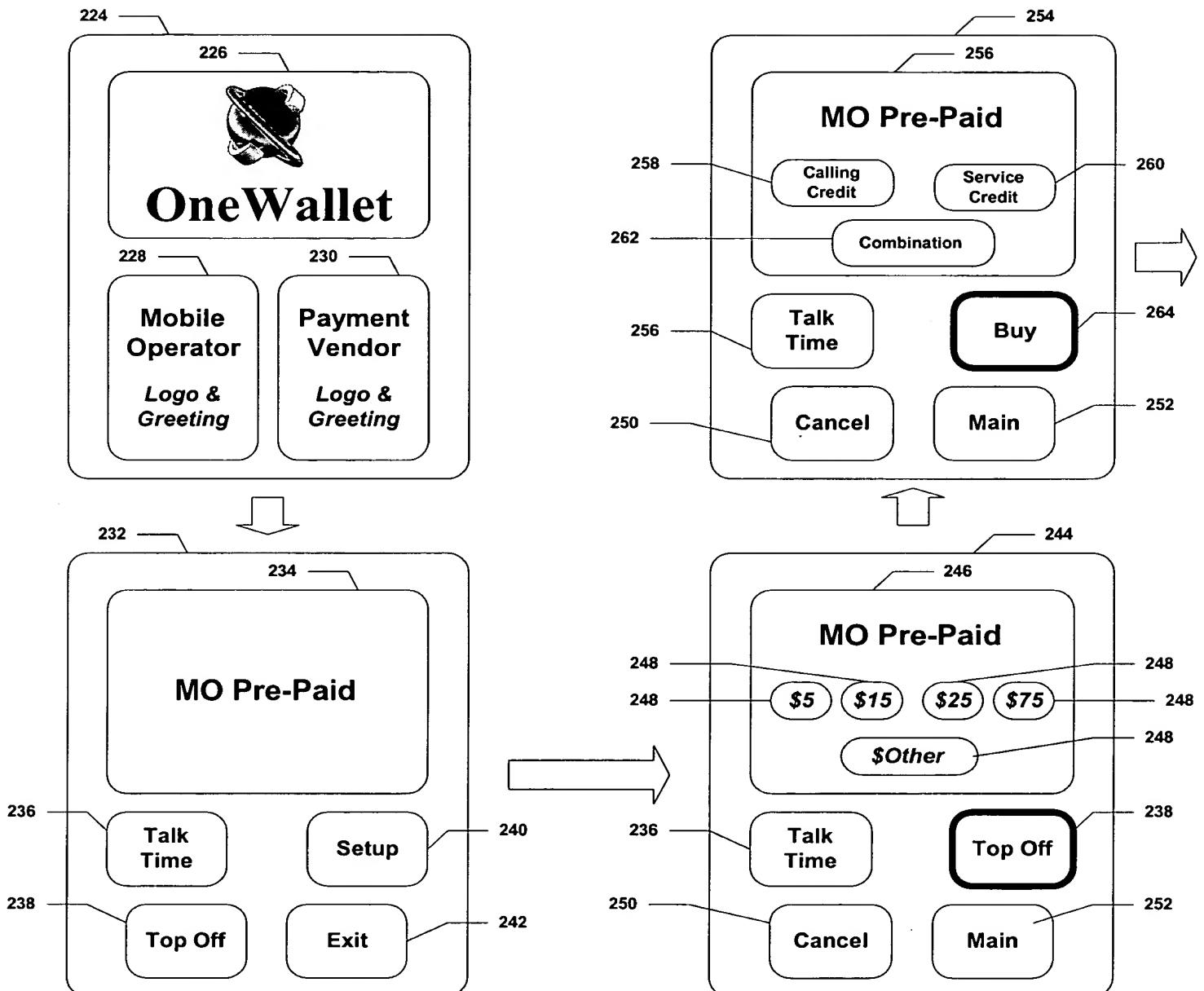


Figure 10

Only Credit Card Payment
Sample UIs

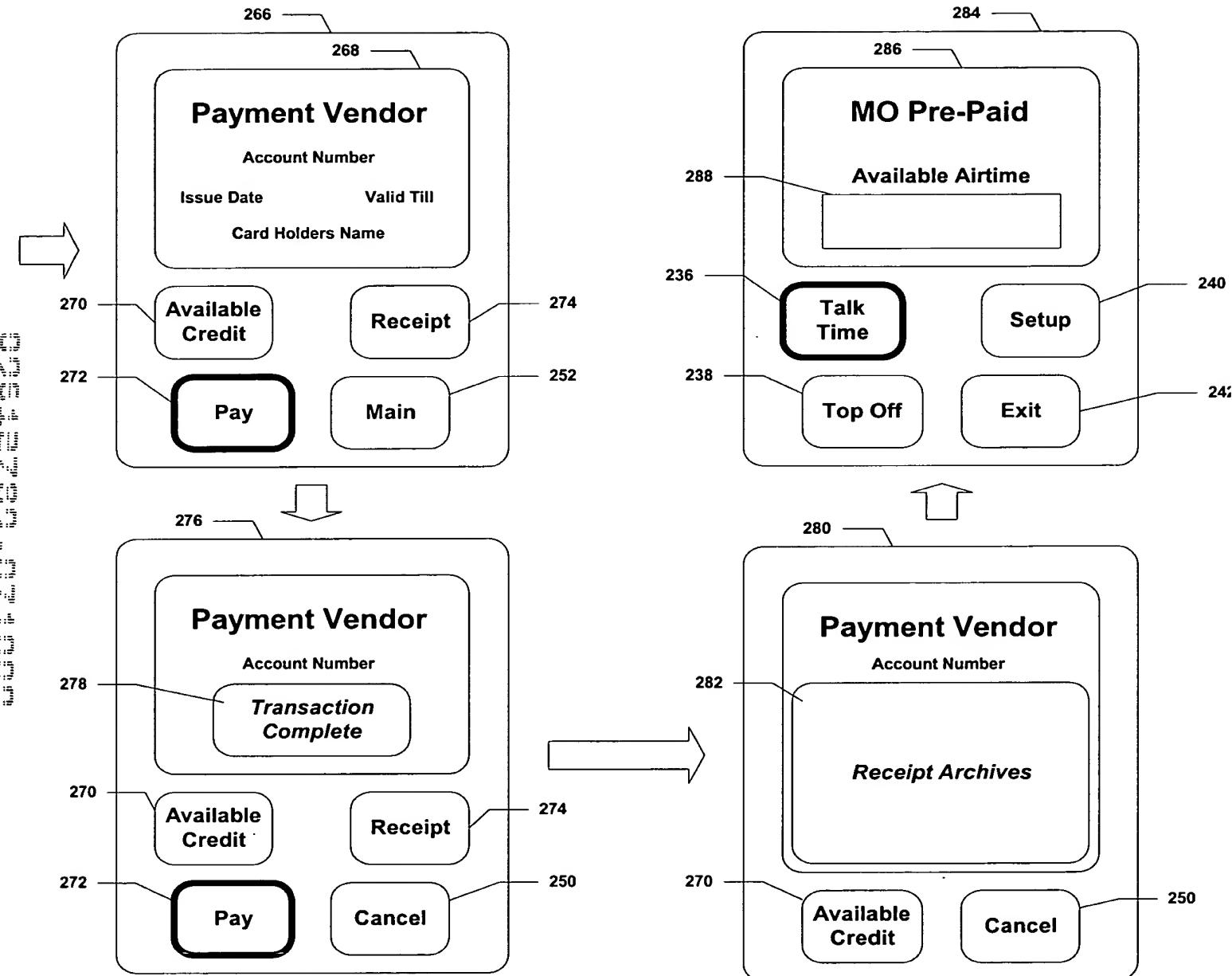


Figure 11

Merchant ETD Architecture

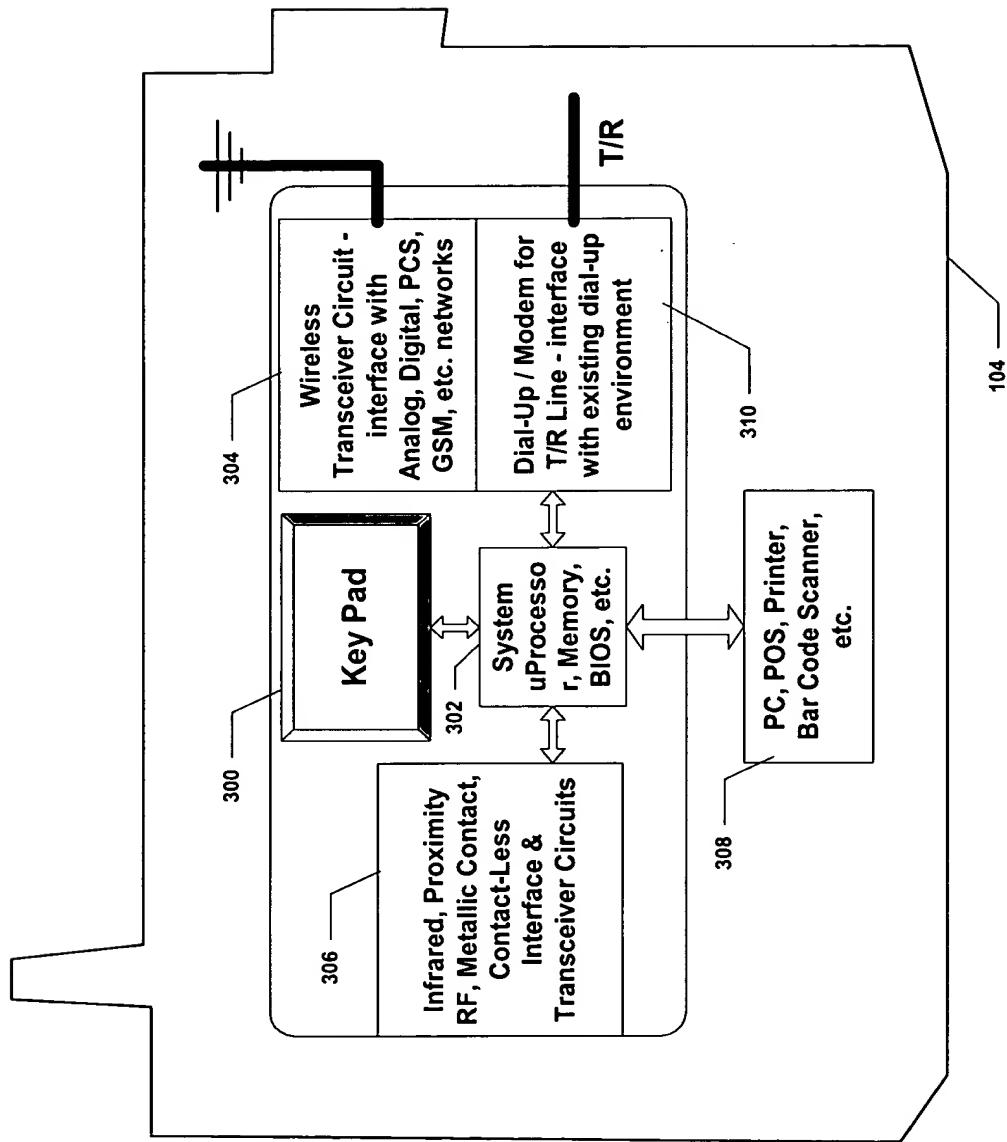


Figure 12

Merchant Wallet
Sample UIs

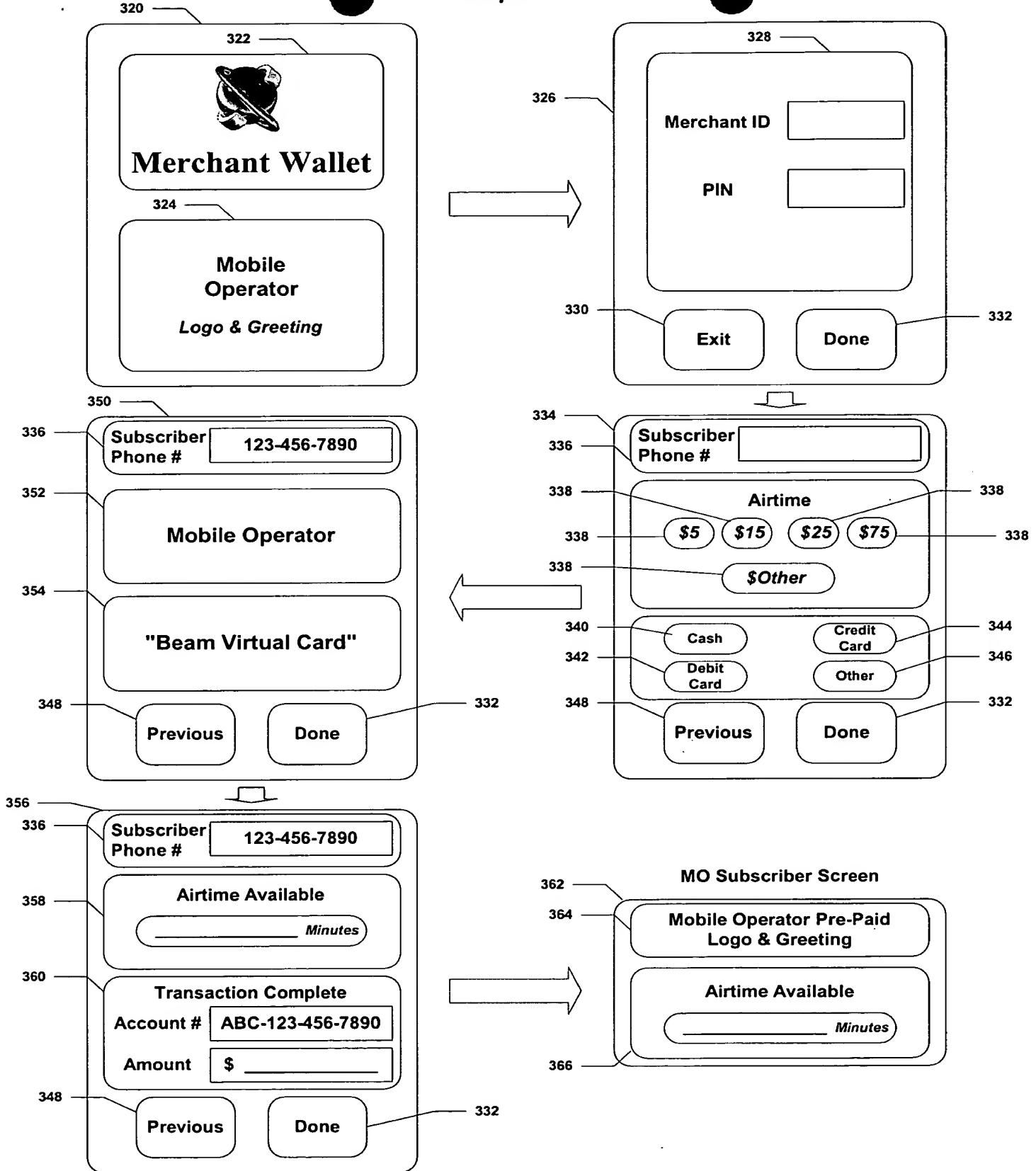


Figure 13

Wallet Service Center
Value Added Services

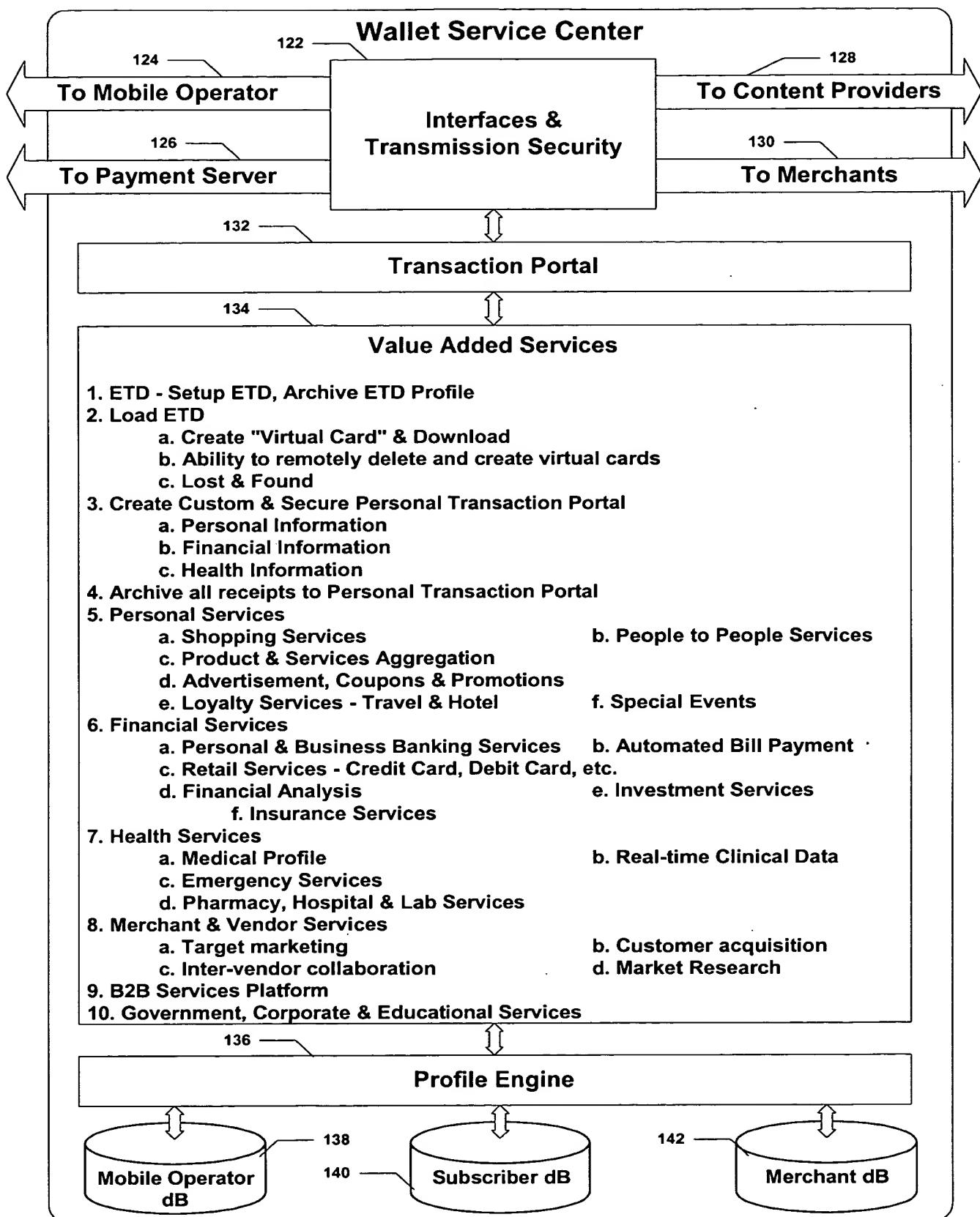
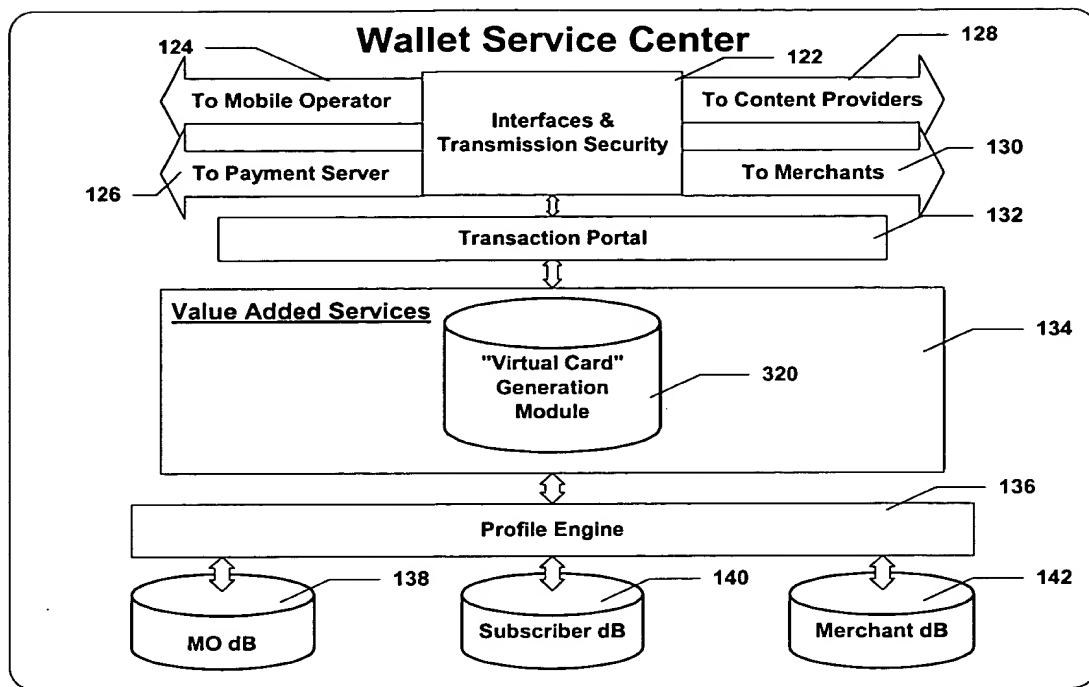
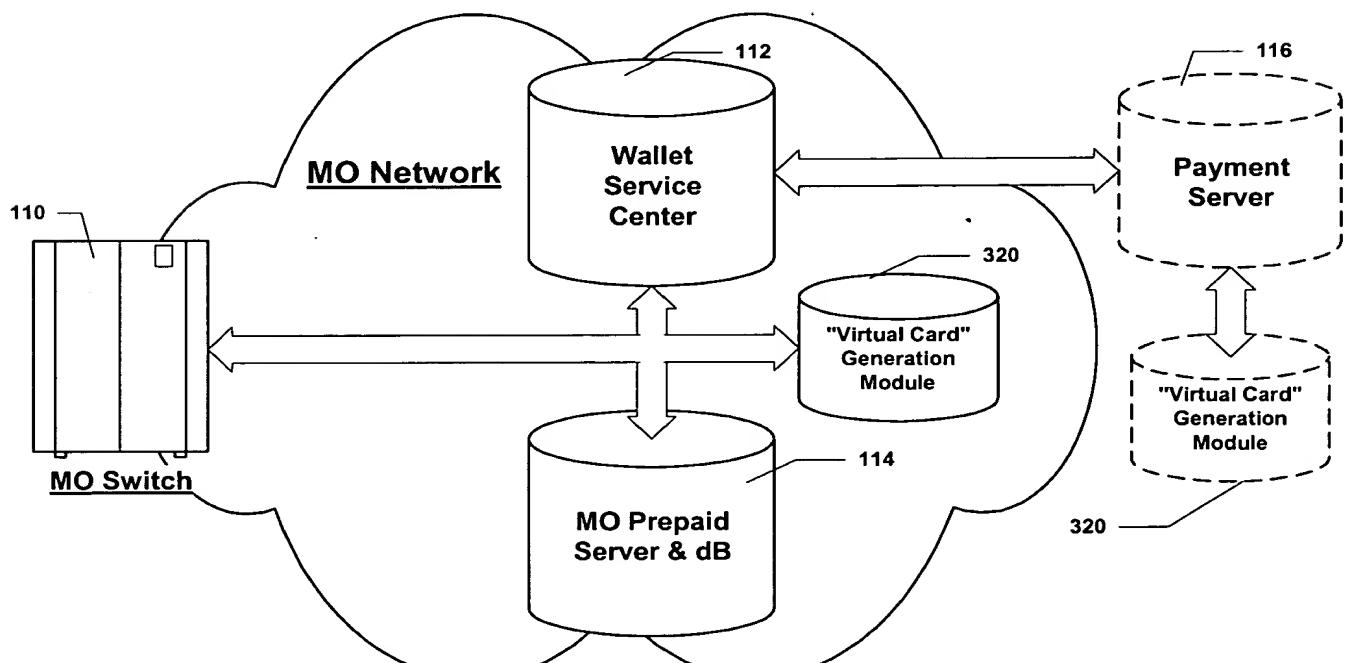


Figure 14

"Virtual Card" Generation & Download



A



B

Figure 15

Stored Value Application

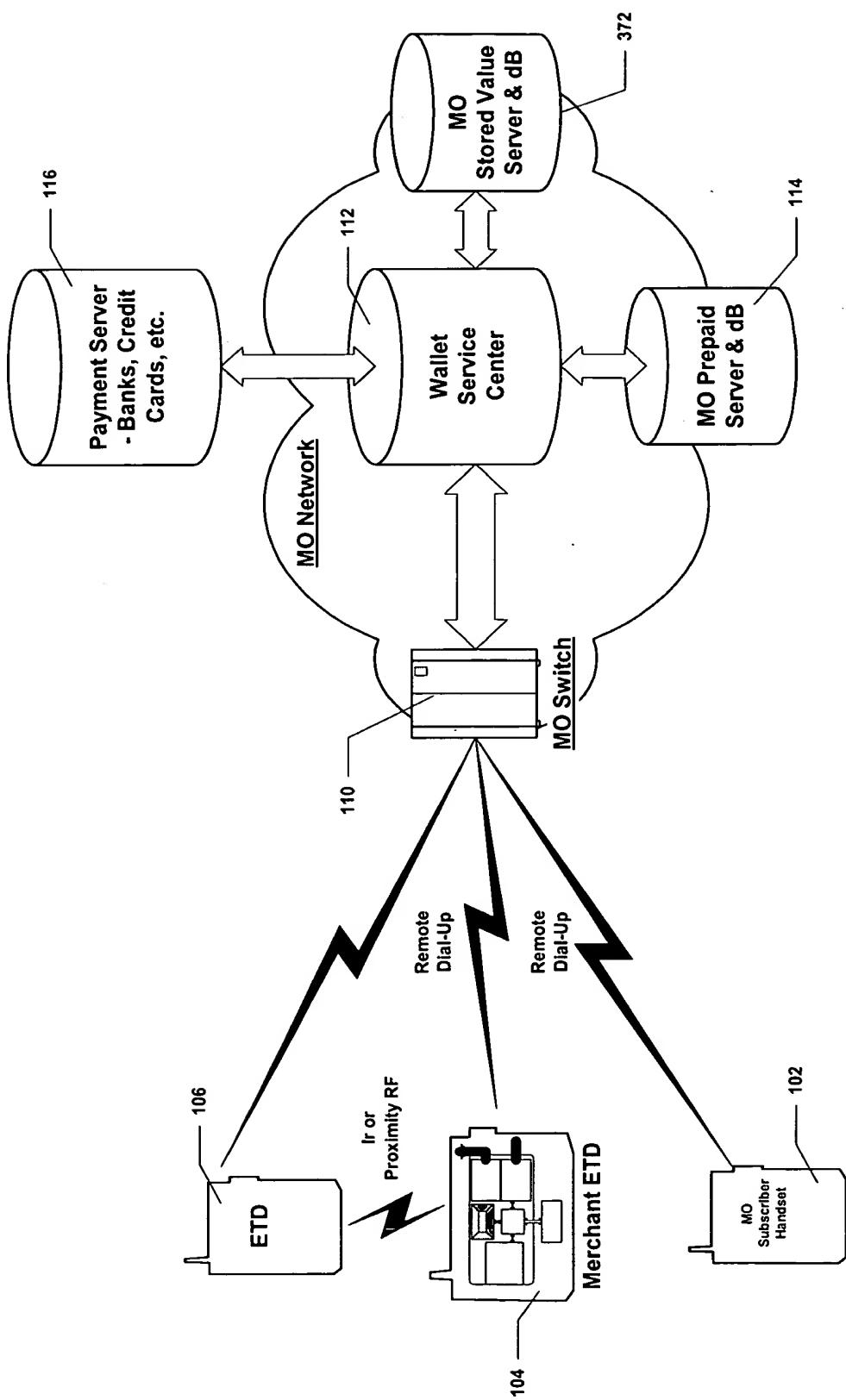


Figure 16

Stored Value Transaction System
(Through MO Network)

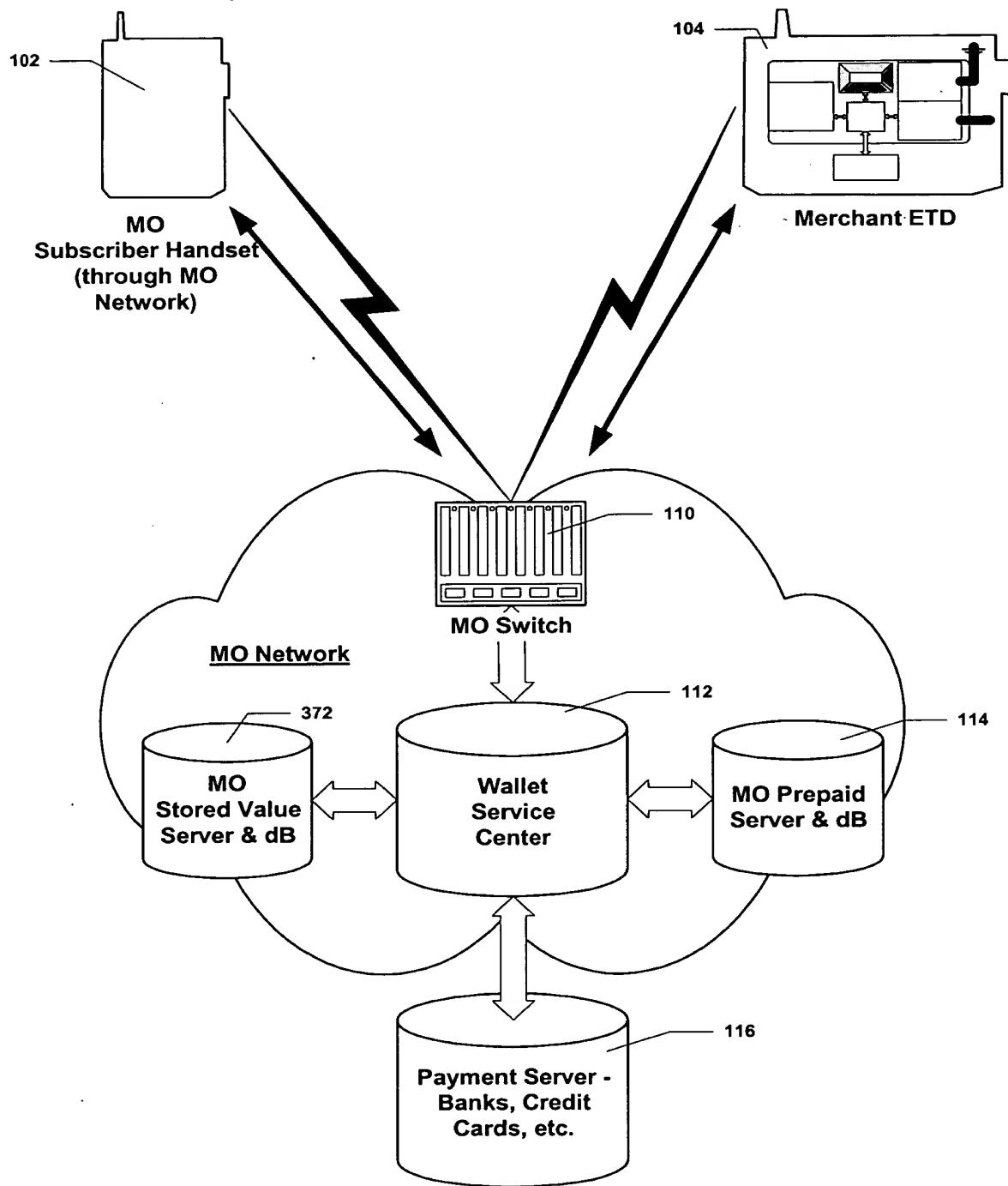


Figure 17

Stored Value Transaction System (Through MO Network)

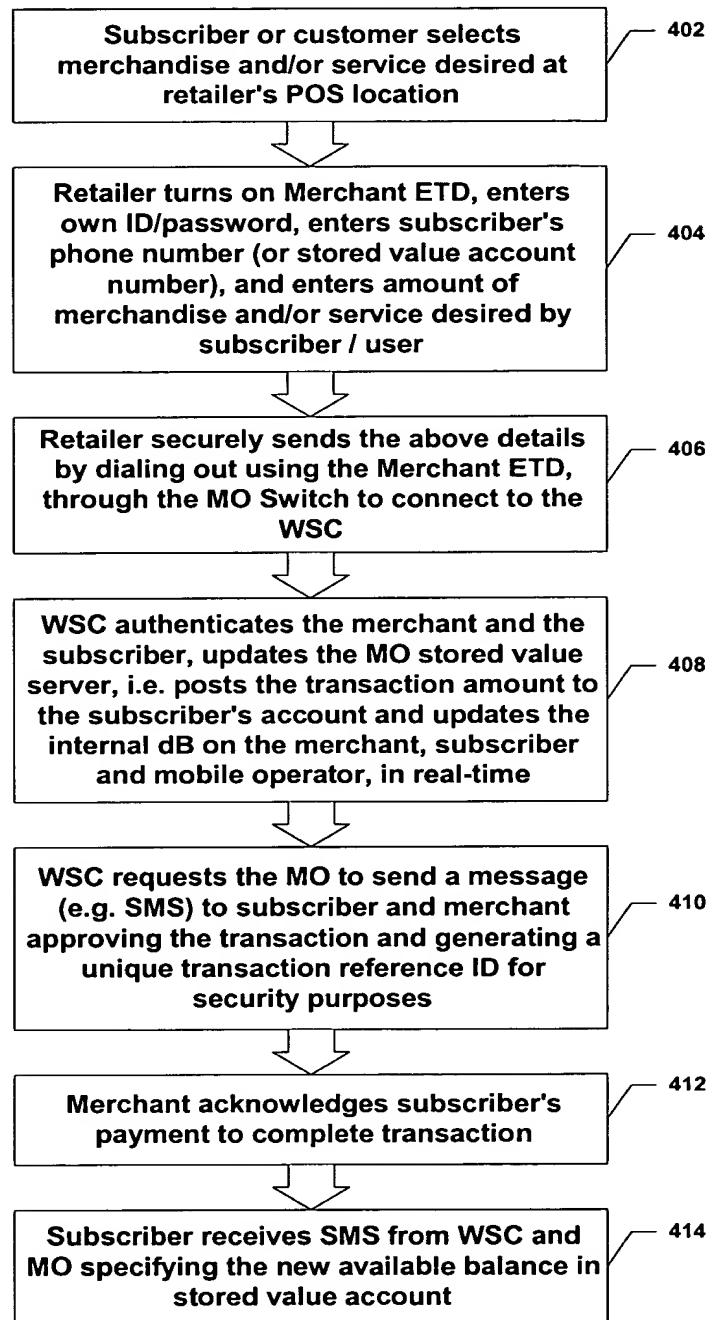


Figure 18

**Stored Value Transaction System
(Proximity Model)**

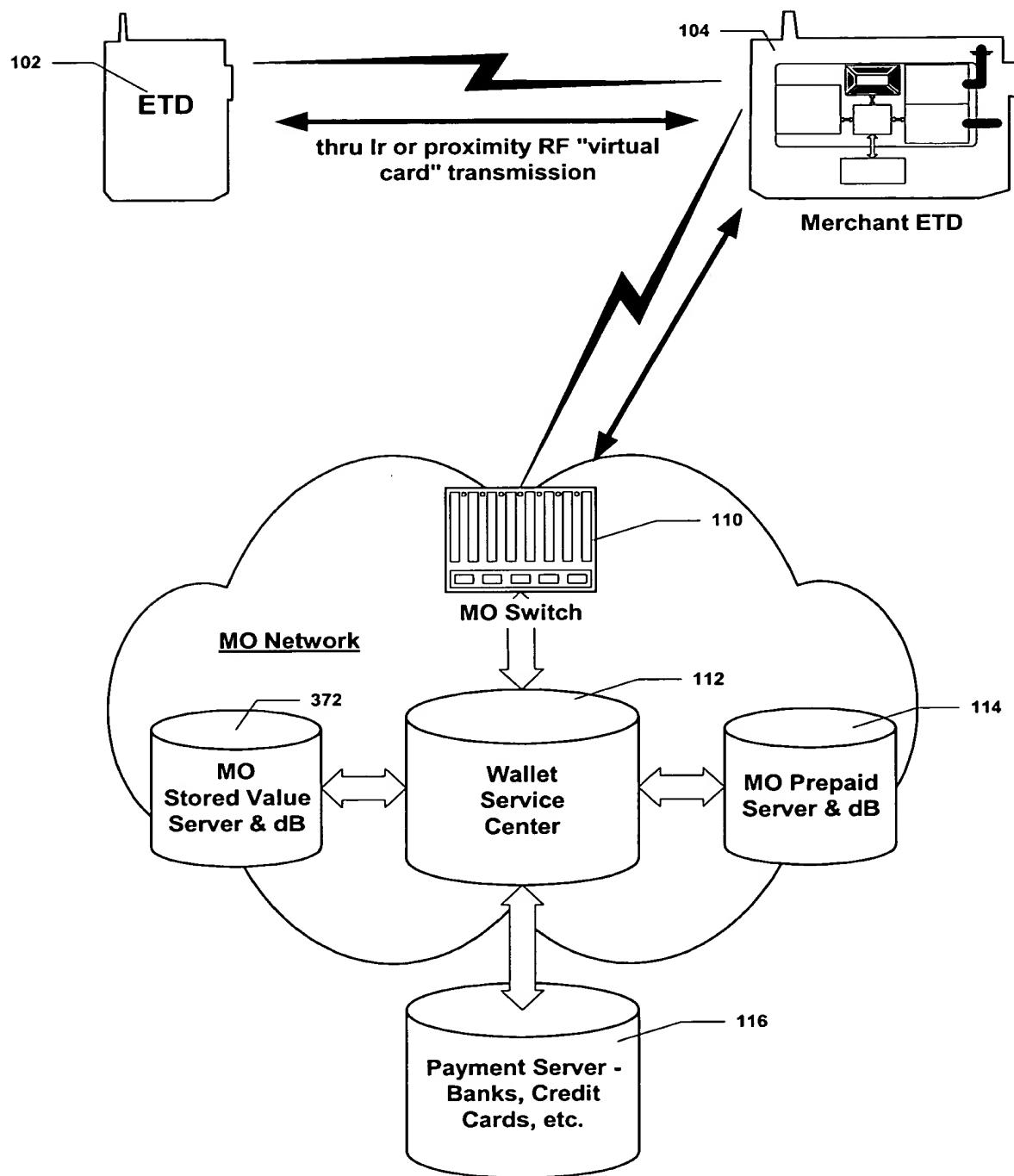


Figure 19

Stored Value Transaction System (Proximity Model)

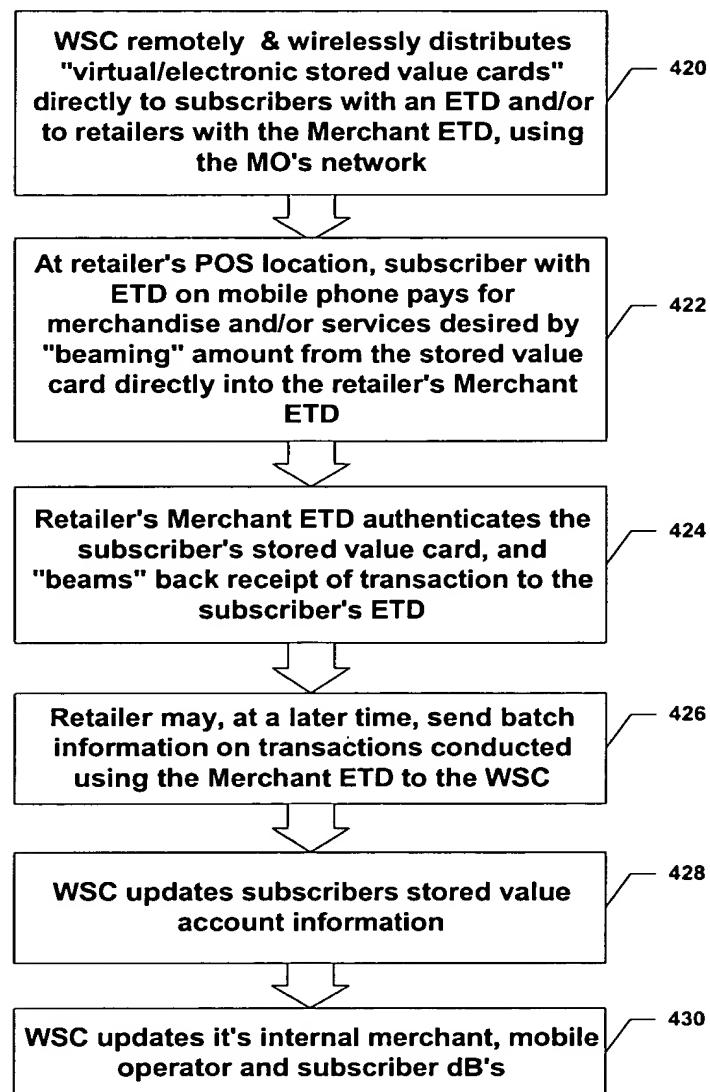


Figure 20

Multiple MO Environment

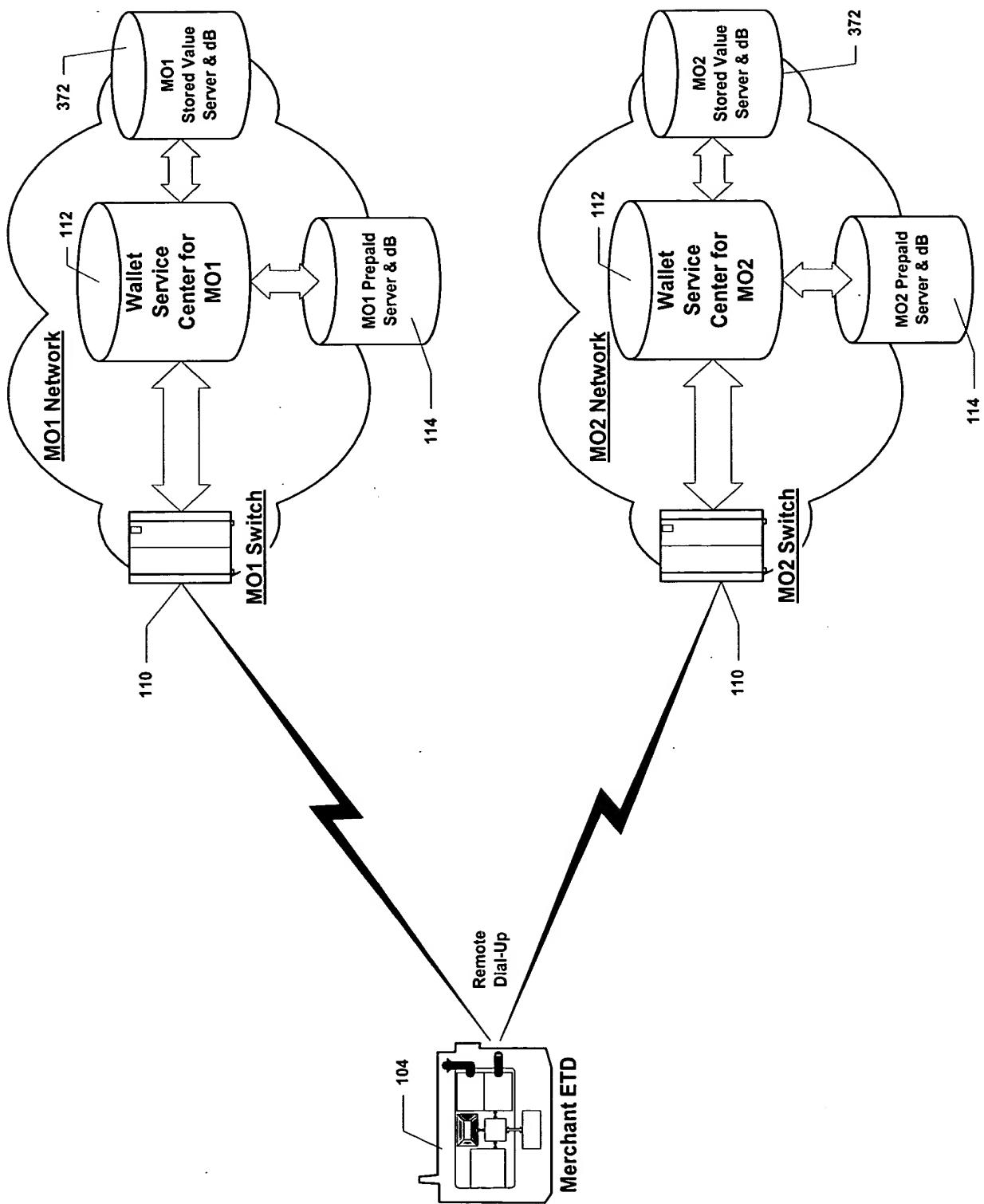


Figure 21

Multiple MO Environment

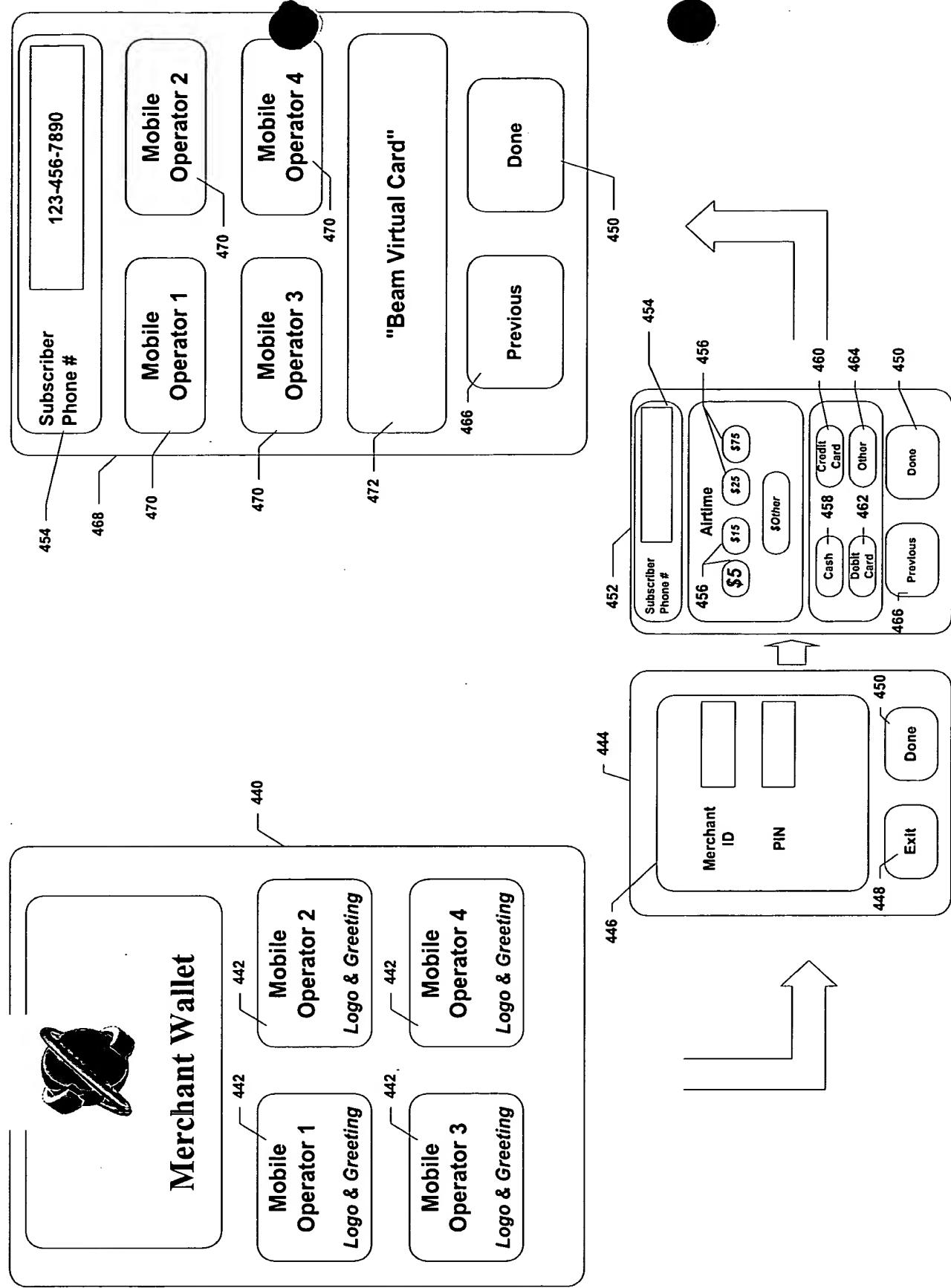
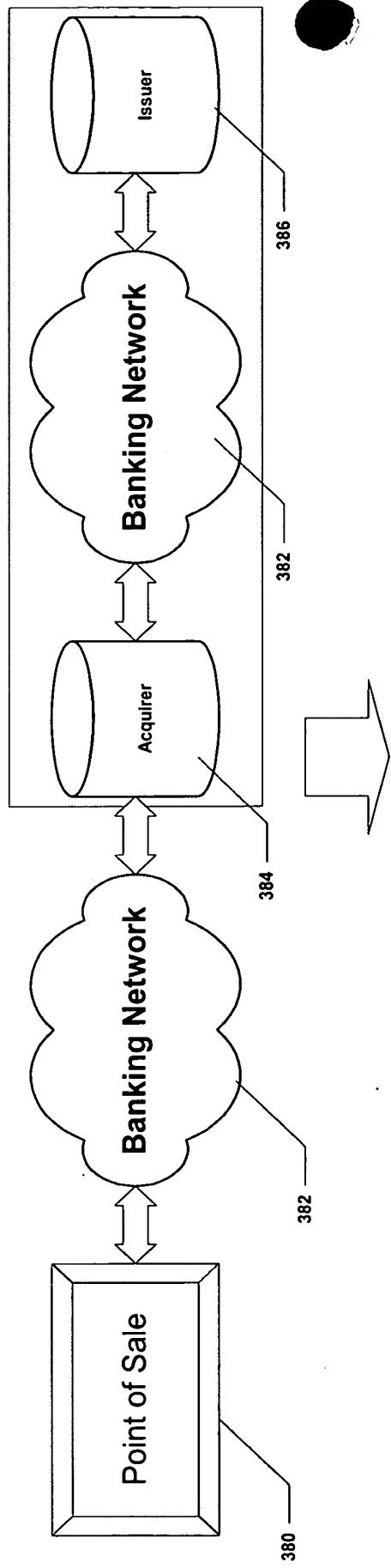


Figure 22

Existing Transaction System



Wireless Transaction System

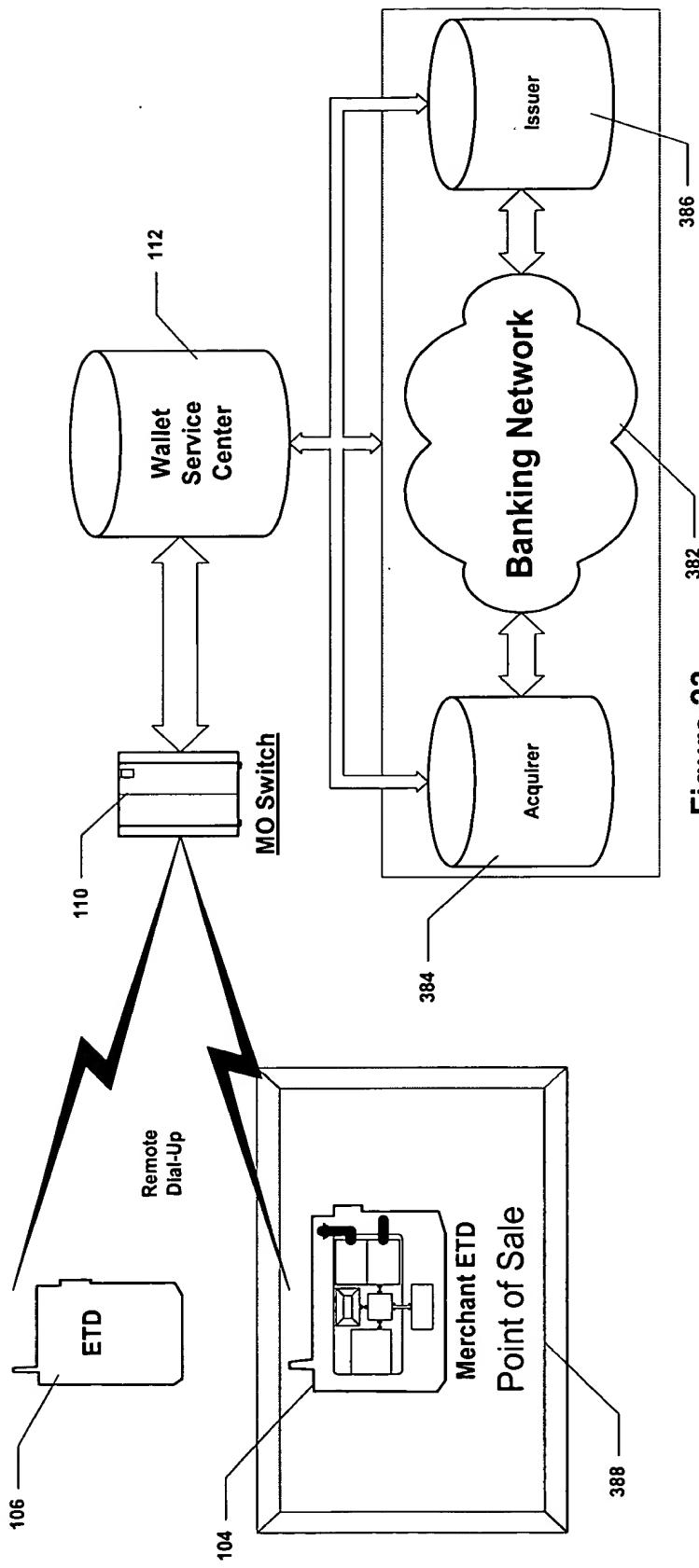


Figure 23